Application number: 09/923,311   **Art Unit:** 3624
Applicant: Khai Hee Kwan   **Examiner:** Hani Kazimi.
Title: A computer network method for conducting payment over a
network by debiting and crediting utilities accounts

CLAIMS

1-30. Canceled

31. (Currently Amended) A computer method for conducting fund transfer over at least
one network by crediting and debiting utility accounts comprising steps:

receiving a request for a payment amount from an identifiable payer for an identifiable
payee;

confirming said request and verifying payer's account identifier, authorization data and
payee's account identifier;

if said request is approved, crediting payee's utility account and debiting payer's utility
account respectively with the said payment amount;

whereby said utility account is <u>one of the</u> water, electricity, gas or data services account
maintained by utility service provider and linked to at least one account identifier; and

whereby said payment is without using a credit card.

32. (Previously Presented) A method according to claim 31 wherein the payment amount
is in the form of monetary units or utility units and exchangeable.

33. (Previously Presented) A method according to claim 31 wherein said utility account
includes netting the amount received against actual utility charges.

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34. (Previously Presented) A method according to claim 31 whereby receiving a request is over a first network and confirming said request is over a second network different to the first network.

35. (Previously Presented) A method according to claim 31 whereby the payer's and payee's utility accounts includes sub-accounts linked to said utility accounts respectively by account identifier.

36. (Previously Presented) A method according to claim 31 further includes the step of extending at least one utility provider's main processor for establishing sub-accounts for payer and payee.

37. (Currently Amended) A computer system for conducting payment over a network by crediting and debiting utility accounts comprising:

at least an utility service computer wherein memory is adapted to run a computer program implementing the steps comprising;

receiving a request for a payment amount from an identifiable payer for an identifiable payee;

confirming said request and verifying payer's account identifier, authorization data and payee's account identifier;

if said request is approved, crediting payee's utility account and debiting payer's utility account respectively with the said payment amount;

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whereby said utility account is <u>one of the</u> water, electricity, gas or data services account
maintained by utility service provider and linked to at least one account identifier; and

whereby said payment is without using a credit card.

38. (Previously Presented) A computer system according to claim 37 wherein the
payment amount is in the form of monetary units or utility units and exchangeable.

39. (Previously Presented) A computer system according to claim 37 wherein said utility
account includes netting the amount received against actual utility charges.

40. (Previously Presented) A computer system according to claim 37 whereby receiving a
request is over a first network and confirming said request is over a second network
different to the first network.

41. (Previously Presented) A computer system according to claim 37 whereby the payer's
and payee's utility accounts includes sub-accounts linked to said utility accounts
respectively by account identifier.

42. (Previously Presented) A computer system according to claim 37 wherein the steps
operating in memory includes the step of extending at least one utility provider's main
processor for establishing sub-accounts for payer and payee.

43. (Previously Presented) Computer executable software code stored on a computer
readable storage medium implementing the method of Claim 31.

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44. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 32.

45.(Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 33.

46. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 34.

47. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 35.

48. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 36.